



Payment wallets: opportunity for airlines?

October 2024

Four drivers of change in payments create opportunities for airlines to reduce these payments-related costs and/or optimize revenues



Changing customer expectations

Example:

- Increasing preference for wallets (e.g., Apple Pay)



Digital innovation

Example:

- Emergence of different types of wallets across countries



Regulatory changes

Example:

- Interchange fee regulations that set caps / reductions

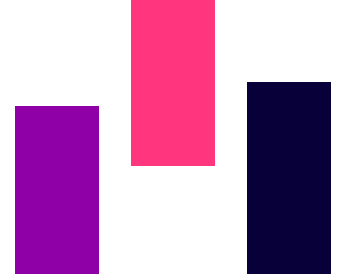


Payment provider-related changes

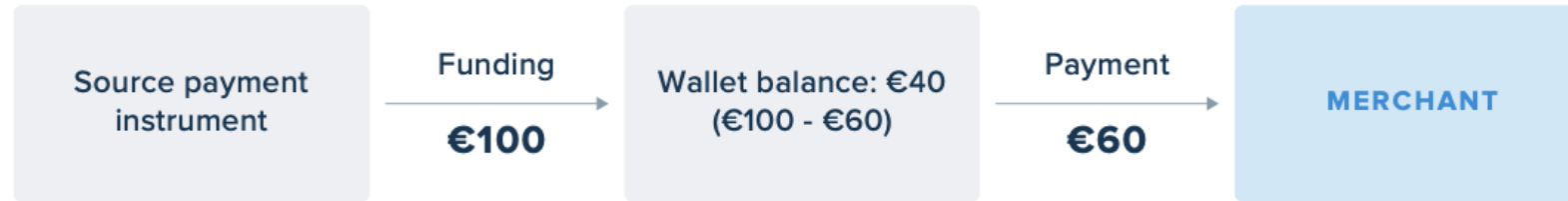
Example:

- Increasing choice of payment orchestration providers

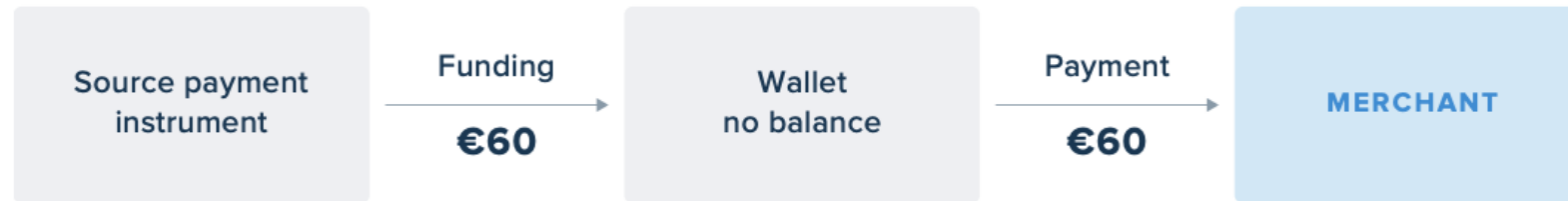
What are wallets?



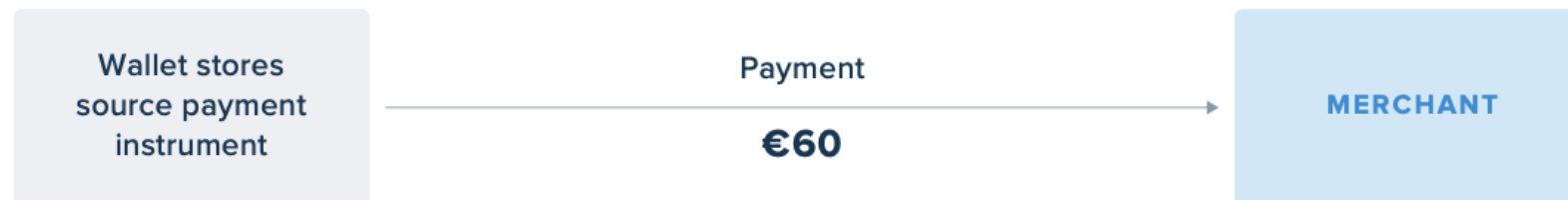
STORED VALUE WALLET



STAGED WALLET



CONTAINER WALLET



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